# STOCKS, BONDS, MONEY, AND GRAIN EXCHANGE FORMED

# **NEW YORK STOCKS** SLOW, BUT STEADY

Weak in Early Trading, But Recover on Covering. Situation Not Very Favorable.

NEW YORK, Dec. 14 .- The short session, two hours, was not marked by much activity, nor yet any radical changes in values, although the fluctuations amounted to about a point all around. The immediate opening was decidedly soft and following it there was an average loss of nearly an entire point in the leading stocks, while the sually minor shares were slightly lower and very much neglected. The action of the market during most of the week except when a little plain wind and tresh air was injected into it on Thursday, has been disappointing to the friends of higher prices. Traders have come to realize that some time must elapse before there can be a permanent improvement with the big banks still holding on as best they can to their currency and endeavoring to reenforce their positions. Banks must do this in order to make the recovery complete, and they will have to call loans and insist on part payments at least, with the result that stock liquidation will continue indefinitely. It will probably come up in new spots. Moreover the railroad earnings are beginning to presage assurances of decreased net. even where the pruning hook has been deeply inserted into expenses. Southern Pacific showed a net decrease in October earnings of \$1,400,000, and Union Pa-Traders have a wholesome fear of the

possible results of the Harriman-Fish complications, and there is persistent umoring of the bond issue coming from New York Central. The payment of the regular dividend by the company has been criticised as "absurd" and not likely to merit favorable opinion even of the stockholders, who believe that it will be impossible to meet the dividend payments without a bond issue. It is certain that New York Central must reduce its dividend on the next declaration. Investors do not like the idea of dividends unless they are earned, or while they may like the dividends they are not likely to hold the investment.

Back of it all there is the tightness of ime money—presaging stormy weather the cutting of dividend payments, oupled with payments in scrip and he possibilities of further reductions, is something that investors do not like as market influence. It is likely that the otal loss in actual cash to stockholders, hrough reduced and deferred dividends turing the next few weeks, coupled with he losses already sustained from the ame causes, will aggregate close on same causes, will aggregate close on \$15,000,000.

to \$15,000,000.

It is true that these causes have brought the market to its present low condition, that prices have discounted all this and more, but it is hard to make investors see it, and margin trading is not as yet very fashionable.

The liquidation of sugar, by the Havemeyer interests is a serious obstacle to an advance in that stock. Heavy selling marks the liquidation of this interest.

statement of the associated banks, issued today, shows the following changes:

Reserve on all deposits, increase, \$6,109,175.

Reserve on deposits other than United States, increase, \$1,367,700.

Specie, increase, \$3,276,600.

Legal tenders, increase, \$3,276,600.

Legal tenders, increase, \$3,276,600.

Deposits decrease, \$5,500.

The Baltimore and Ohio will go after export trade, having started a line of steamers between Philadelphia and Avonmouth, England. A passenger service will be put on, and grain trade is expected to be heavy.

### REAL ESTATE TRANSFERS

First street southwest, between K and Lee, part original lot 4, square 593, \$10.
Hillbrook—Suburban Homes Company to Elmer Collins, lot 21, square 5077, \$10.
Same to Charles H. Frame, jr., lot 20, square 5077, \$10.
Legislate William H. Sorrell at the science of the idea of a Govern-Real Estate collins.

Taylor to J. Ford Taylor, lots 1 to 6, 21 to 24, block 1; lots 1 to 5, 8 to 17, 20 to 41, block 2; lots 1, 2, 7 to 16, block to 23, olock 1; lots 1 to 5, 8 to 17, 20 to 41, block 2; lots 1, 2, 7 to 16, block 2; lots 1, 2, 7 to 16, block 3; lot 1 to 5, block 4; lots 7 to 16, 19, 20, 29, 30, block 5; lots 1, 12, 15 to 23, block 6; lots 1, 7 to 11, 14 to 16, 19, 20, 33, 34, block 7; lots 7 to 11, block 8; lots 1 to 6, 11 to 16, 29 to 42, 50 to 59, block 14; lots 11 to 2, 23 to 25, 34, 35, 39 to 55, block 16; lots 1 to 3, 5 to 9, 12, 13, 20, 21, 24, 38, 39, 48 49 block 17; lots 17, 24 to 35, 39 to 42, block 18; lots 1 to 11, block 19; lots 6, 9 to 25, block 20; lots 1 to 3, 6 to 17, block 21; lots 22 to 85, 37, 38, 41 to 59, block 23; \$10.

Barry Farm—William H, Underdue et ux. to Lewis and Maggie Taylor, lot 29, section 1, \$10.

Burryille—Allen C, Clark et ux. to Frank T, Rawlings, lots 13, 14, 35, 36, 37, block 3, \$10.

Tenth street northeast between B and 2 streets—Aaron R Townshend et ux. to Fred G, Robinette, lot 57, square 39, \$10.

Nineteenth street northwest between

ditions, and philosophy, is attracting a great deal of attention at Ellis Island until the authorities determine whether she shall be allowed to land.

G street northwest between Twenty-hird and Twenty-fourth streets—George W. Brown, et al., trustees, to Philip F. Larner, executor and trustee, west 30 feet of original lot 1, square 42, \$15. Mt. Pleasant and Pleasant Plains—William J. Sheetz et ux. to William C. Hazard, lots 21, 22, and part lot 23, block 6, \$10.

Washington Heights—Ebenezer J. Hill. trustee, to John H. Fisher, part lot 35, block 8, \$10.

Garfield—Emma Wire to Arthur Winslow, lot 121, \$100.

Decatur street northwest between Twenty-liked Garfield—Emma wire to Arthur Winslow, lot 121, \$100.

West Woodrldge—Henry A. Vieth et Mills Mills Bakunin is said to be related to the great trouble with many who have the great feature of the street of attention at Ellis Island until the authorities determine whether she with the authorities determine whether she shall be allowed to land.

FILES WILL IN COURT

A petition for the admission to probate court by Mrs. Caroline Neikirk, wild with and estate of St. Perak S. Neikirk

## New York Stocks

members of New York Stock Exchange, 1331 F st. nw.] Open, High, Low, Clos. Amal. Copper....... 45½ 45½ 45½ 45½ Am. Car & F...... 29% 29% 29½ 29½

Am. Loco 351/8	351/8	351/8	3514
Am. Smelt 69	70	68%	699a
Am. Smelt., pfd 89%	89%	89%	89%
Am. Sugar 921/2	9216	921/2	921/2
Am. Tob., pfd 69	6914	69	691/2
Am. Woolen 15%	15%	15%	15%
Angeonda 271/2	27%	2714	2758
A T. & &S. Fe 6976	70	69%	70
A., T., & S. Fe., pfd. 861/2	8614	86	
At. Coast L 651/a	651/2	651/2	651/4
Balto. & Ohio 80	801/4	80	80%
Bk. Rpd. Trans 37%	3734	37%	3768
Can. Pacific1491/4	149%		1491/6
Ches. & Ohlo 28%	28%	283/4	28%
Ch. G. West 714	734	734	73/4
Ch., M., & St. P100%	100%	100%	100%
Col E & I 1814	1814	18	1214
Col. Sou	1934	1914	19%
Col. Sou., 2d pfd 361/6	3616	3616	361/2
Corn Prod 10%	1084	10%	10%
Del. & Hudson	138	138	138
Denv. & R. G 193%	1914	1936	1916
Erie 15%	1534	1514	155%
Erie, 2d pf 23	23	22%	2234
Gt. Nor., pf114%	11436	11444	11484
Louis. & Nash 89%		895%	90
Mex. Cent 141%	1414	14	
Mo., K. and Tex 241/2	2416	241/6	
Mo., K. & Tex., pfd., 57"	57	57	57
Missouri Pac 50	50	4914	50
Nat. Lead	39	3814	39
N. Y. Central 93	9334	92%	93
N. Y., O. & West 311/6	3114	3116	311/4
N. Y., O. & West 311/2 Nor. Pac113%	11414	113	114
Northwest	13414	13416	13446
Pac. Mail Stp 241/4	241/4	241/4	2434
Penn. R. R	77714	11084	11114
Reading 901/2	905%	89%	891/4
Rep. S. & I 161/2	161/2	15%	15%
Reading	65	641/2	641/2
South. Pac	711/2	701/2	711%
South. Pac., pfd10714	1071/2	1071/4	1071/2
South. Ry 1278	12%	12%	1278
South. Ry., pfd 38	391/2	38	381/4
Texas Pacific 19	19	19	19
T., St. L. & W. pf 341/9	34%	341/2	34%
South. Fac., pid. 1972 South. Ry., pfd. 38 Texas Pacific. 19 T., St. L. & W. pf. 341/2 Union Pacific. 11334 U. S. Leather. 15	114	1131/4	114
U. S. Leather 15 U. S. Rubber 1834	15	15	15
U. S. Steel	20/9	20	2099
Wahash 9	00%	80	80%

#### COTTON OPENING IS QUIET, SMALL ADVANCES EVIDENT

NEW YORK, Dec. 14.-Trade at the pening of the cotton market was quiet, prices showing an advance of one to four points. The list declined a few points under last night's close. Opening quotations: January, 10.96@10.97; March, 11.13 bid; April, 11.16 bid; May, 11.16@11.17; June, 11.15 bid.

# SHOW LARGE INCREASE

\$5,109,175.

Reserve on deposits other than United States, increase, \$6,487,850.
Loans, decrease \$11,357,700.
Specie, increase, \$3,276,600.
Legal tenders, increase, \$835,200.
Deposits, decrease, \$7,985,500.
Circulation increase, \$3,339,800.

# There was very little doing, the tape moving slowly and the transactions being usually for small amounts. The table giving the opening, high, low, and final closing of the market will be found BLAME THE EAST

Completing his poll of Nebraska FIL completing his poll of Nebraska Arlington Columbia needed legislation to prevent a recur- Con rence of the recent money famine, Senaor Burkett, of that State, has now re-

square 5077, \$10.

Ingleside—William H. Sorrell et ux. to John Miller, lot 55, block 13, \$10.

Columbia Heights—George Henderson et ux. to Emily M. Jones, lot 65, block 2, \$10. thirty-five are against it. There is a current of opinion that if this plan should be adopted, all State banks would have to become national banks.

Twenty-three of the letters favor the et ux. to Emily M. Jones, lot 65, block 32, \$10.

26 New York avenue northeast—Margaret A. Hyde to William B. Hyde, lot 26, square 670, \$10.

Randle Highlands—Clarence L. Dalrymple et ux to Maude A. Freeman, lot 5, block 9, \$150.

Fort Saratoga addition to Brookland—E. A. M. Lawson et ux to J. Fred Orth, lot 10, block 61, \$10.

510 A street northeast—John C. Hesse et ux. to Henry A. Hess, lot 5, square 841, \$10.

Washington Highlands—Charies G. Taylor to J. Ford Taylor, lots 1 to 6, Taylor to J. Ford Tayl

Almost without exception the banks blame speculation in Eastern banks, es-pecially New York, for causing the re-cent flurry, and show a decided genti-ment in favor of Government regula-tion and examination of trust companies, similar to the present national bank regulation and examination.

# Girl Immigrant, Kin of Gorky's

NEW YORK, Dec. 14 .- A young Rusan girl, here to study political con- F. S. NEIKIRK'S WIDOW ditions, and philosophy, is attracting a great deal of attention at Ellis Island

# T WASHINGTON STOCKS

Mitchell Mining sold at %4%, being somewhat firmer.

A sale of Washington Railway and Electric 4's was made at 73, this being slightly lower.

Mergenthaler's extra dividend of 5 per cent, a novelty in these days, and the regular 2½ per cent dividend, are payable December 31.

There were no changes in the bid and asked prices of Gas, either Georgetown or Washington. The way to increased capitalization is thorny and while officials of the Washington Cas Company and "insiders" express confidence, the situation grows complicated. The matter is approaching judicial solution. Wabash ...... 9 9 9 9 9 West. Union ...... 55 55 54 541/2 

## Washington Prices

Washington Railway and Electric 4's, Avashington Railway and Electric 4s, 1,000@73.
Capital Traction, 10@122.
Washington Railway and Electric common, 30@29.
Mitchell Mining, 1004%, 100@%, 50@%, After Call—Capital Traction, 10@122. GAS BONDS.

98\/s

NEW YORK, Dec. 14.—The weekly statement of the associated banks, issued today, shows the following PUBLIC UTILITY STOCKS. 

Market Featureless.

The market was more or less featureless.

In the opening there was weakness and the declines noted before. Then in the last hour the covering by shorts, in their usual Saturday evening-up process, brought the active leaders and most of the minor shares within a fraction of their final prices yesterday.

There was very little doing, the tape Riggs Riggs
Second 390
Washington 290
Washington Exchange 115
TRUST COMPANY STOCKS.

Cae and Trust 275

 
 Home Savings
 292

 Merch. Mech. Savings
 14

 Union Savings
 220
 FIRE INSURANCE STOCKS. . TITLE INSURANCE STOCKS.

"Wife," Is Held a year ago I took the examination as a joko. I came out on top, and when I suddenly learned the President had assigned me to Lanzibar I could not back out. So here we are. I'm on my way."

# WASHINGTON PRODUCE

Deplorable weather conditions over balanced whatever activity Saturday morning generally gives to the loca produce market, and, although there was no slump in prices from those of yesterday, sales were less frequent.

GRAIN.
Wheat—Choice \$1.00@1.03; fair to good, \$50@\$1.00; ordinary, \$0@\$4c.

Rye—80@\$90c.
Corn—Shelled, white, 67@68c; shelled, yellow, \$5@\$6c.; old ear, \$4.00@4.10.

New corn—Ear, \$2.75@2.90.
Oats—Western, white, No. 2, 54@56c; mixed, 51@53c. Oats—Western, White, No. 2, 542505, mixed, 51253c. Hay—Timothy, Western, No. 1, \$17.507 18.50; Western, No. 2, \$18.50717.90 (down \$1.00); Western, mixed, \$15.50718.50. GAME.

Rabbits, per doz., \$1.60@2.75; kits, per dozen, 75.231.25. Quall, per dozen, \$2.50 (3.00; small, per dozen, \$1.50. Pheasants, cach, 90c@1.25. Wild turkeys, 17.420c. Squirrels, each, 5c. Opossums, each, 15.40c. Woodcock, each, 30.40c.

LIVE STOCK. LIVE STOCK.

Cattle—Extra, per cwt., \$4.0024.50; I butcher, per cwt., \$2.526.3.50; common, per cwt., \$1.502.00. Hogs—Per cwt., \$2.556.50; ordinary, per cwt., \$5.00 25.50. Sheep—clipped, \$4.00; common, \$2.50. Lambs—Spring, choice, 6½; medium, 5½26c. Calves—Prime, per lb., \$2.84; medium, per lb., 727½c; grass, per lb., 424½c. Cows—Prime, fresh, each. \$402\$50; common, each, \$20230; old and dry, \$560. dry. \$86010.

DRESSED MEAT. Calves-Full dressed, 3\(\frac{4}{2}\)i\(\frac{1}{2}\)i\(\frac{

### Chesapeake' and Potomac Plant Said to Have Been Merged.

Although official confirmation of the report has not yet reached the officials pany, thus obtaining control for the Bell people of all interests in the State of

By this transaction a complete circuit of telephone interests in this section is construction of a powerful cable-clutchompleted, the Chesapeake and Potomac having already consolidated with the Bell Telephone Company of Philadelphia of the great vessel in the oil trade.

The Maryland Telephone Company tanks-each one as large as a six or

sentative Mondell, of Wyoming, met in an anteroom next to the President's F. S. NEIKIRK'S WIDOW

FILES WILL IN COURT

A petition for the admission to probate and record for and letters testamentary on the will and estate of Frank S. Neikirk was filed today in the probate court by Mrs. Caroline Neikirk, widow of the testator, through Attorney A. Leftwitch Sinciair.

private office at the White House. With the Wyoming man were a bride and bridegroom, the latter a resident of Omaha, Neb.. and the lady of his choice just from Wyoming.

"Aren't you sorry that you will lose your yote now that you are no longer a citizen of Wyoming?" asked the Vice President of the bride.

"I am not so sure that I have lost my vote, but if I have, I should go back in order to get to vote for you for President."

The bride was not the only one who private office at the White House

LIVE-SAVING REPORT ISSUED. The value of the Life Saving Service panied the girl when they landed from the Russia steamer Khorson from Libau. Ivan claims to be the girl's cousin, and they are bound to Newark, where to Wilbur F. Nash, lots 68 and 69, square 569, \$10.

West Woodridge—Henry A. Vieth et al. to William H. Hall, lot 1, square 4249, \$10.

Northern addition to Cleveland Park—James A. Twohy et ux. to Gertrude M.

James A. Twohy

Will Give Quotations on Cotton, Stocks, and Grain.

AWaiting Solution.

Awaiting Solution.

Copyling game, eggs, and dairy products were barely sufficient to meet what small demand there was for these commodities.

The session of the local Stock Exchange was short and, for the matter of business transacted, it might have adjusted shares of stock and one 1,50% bund, comprised the entire business of the season and of the stock 20 shares represented transactions in Mitchell Mining, one of the lowest priced stocks on the entire exchange is not feeded. There are rumors concerning both the Capital Traction and the Washington Railway and Electric roads, but rumors, while frequently based on foundation are even more frequently based on rumor pure and simple.

Copyling game, eggs, and dairy products were barely sufficient to meet what small demand there was for these commodities.

Copyling game, eggs, and dairy products were barely sufficient to meet what small demand there was for these commodities.

If the bad weather continues, it is said that game will be very scarce, and president and Ira H. Virgil has stated the objects of the copyling depends upon the weather.

In view of the, All-There is, however, considerable work the Montgomery Cotion, Stock, and Carling have to the Montgomery Cotion, Stock, and complete with the exchange, which has a capital of \$2.00 R. J. Bellamy is to be the in laying out the approaches, the Montgomery Cotion, Stock, and presented transactions in Mitchell presented the present of the Montgomery Cotion, Stock, and the Montgomery Cotion, Stock, and of the Montgomery Cotion, Stock, and the Montgomery Cotion, S

Rallway and Electric roads, but rumors, while frequently based on foundation, are even more frequently based on rumor pure and simple.

Pending developments the market for these shares is likely to be more or lees irregular, but at the same time very inactive. A little Capital Traction slock sold today at 122 and a thirty-share of Washington Rallway and Electric 4's was made at 73, this being somewhat firmer.

A sale of Washington Rallway and Electric 4's was made at 73, this being sightly lower.

Mergenthaler's extra dividend of 5 per cent, a novelty in these days, and the regular 2½ per cont dividend, are payable December 31.

There were no changes in the bid and asked prices of Gas, either Georgetown or Washington. The way to increased capitalization is thorny and while officials of the Washington Gas Company and "insiders" express confidence, the situation grows a continuation grows and "insiders" express confidence, the store packed, \$1.0001.00 for facts to the beoards as they come over to vate wires of the exchange and for the use alone of the member for these shores, 13242c, chickens—Live, per pound, tons, 1325; thens, 132412c, per pound, proposed, 1325; thens, 132614c, Chickens—Live, per pound, tons, 1325; thens, 132412c, per pound, proposed, 1325; thens, 1325; th those outside who pay for the news thus gathered.

"There will be no speculation carried on over the wires of the exphange. If any speculation is done on the basis of the life information given it will have to be carried on over the public wires of the telegraph compsnies, by the individual, in direct communication with speculative centers. The Alabama law banishing brokers, speculative cotton, stock, and grain exchanges goes into effect January 1, and the Montgomery Cotton, Stock, and Grain Exchange proposes to Stock, and Grain Exchange proposes to obtain for the legitimate business of its RATES ON WIRE GOODS. members and sell to others quotations, 33.75; without which it would be difficult to \$2.50 carry on business."

## WRECKED DURING STORM OFF THE SCILLY ISLES

(Continued from First Page.)

by the Coastwise Transportation Company. The Lawson was recently converted into a tank ship and was making regular trips between Philadelphia and English ports. She sailed from Philadelphia on November 31. pany. delphia on November 21 with a cargo of crude oil. The crew of twenty men was ommanded by Capt, George W. Dow, of Melrose, Mass.

The name of the sole survivor, accordng to local advices, is eGorge Allen, a ommon sailer, shipped in London. The mate of the schooner was James Libby, of Marlboro; chief engineer, Edward Rowe, of East Boston; cook, Ed-

ward Miller, of Gloucester.
The Lawson was launched at the Fore

The Lawson was launched at the Fore River Ship Yards at Quincy, Mass., July 10, 1902. She cost \$250,000. From the moment she slid down the ways to the water she had an unfortunate career. She has been aground a number of times, and narrowly escaped being a total loss twice.

Originally designed as a coal carrier, the Lawson proved a financial loss, and was converted into an oil barge.

The schooner's lower masts were steel cylinders 135 feet long and 32 inches in diameted. She was 403 feet over all and 368 feet on the water line, but a 185-foot bowsprit made her measure nearly a tenth of a mile from the extreme point forward to the farthest point aft. Her beam was 50 feet, her depth 34 feet 5 linches, and when fully loaded her draft was 26 feet 6 inches.

The peaks of the 85-foot Oregon pine spars of her topmasts were 155 feet above her deck, and 43,000 square feet of salls and jibs carried her on the way. She had six engines, five to hoist and lower her sails, the other to work her stockless anchors each of which can

stockless anchors, each of which can be connected with the wheel in a few seconds when it is necessary.

### Turned Into Oil Barge At Newport News Yards; Has Six Huge Tanks

of the Chesapeake and Potomac Tele-phone Company in Washington, it is Newport News ship yards from a mag-In the summer of 1906 the Thomas phone Company in washington, it is generally believed a deal was made yesterday whereby the company named took over the Maryland Telephone Commade in her rigging, masts or sails, and she looked the same externally after repairs as she did before. These repairs consisted of the alteration of the interior works of the vessel and the

Bell Telephone Company of Philadeiphia and the Pennsylvania Telephone Company. All of these are licensees of the parent Bell company operating in New Jersey, Pennsylvania, Delaware, Maryland, Virginia, West Virginia, and the District of Columbia.

The Maryland Telephone Company confined its principal operations to the city of Baltimore. The companies now involved operate over 360,600 telephones and are not competitors, operating no parallel line.

Smith Declares;

Sails for Post

Sails for Post

New York, Dec. 14.—'As a consul am a joke," this was remarked today of Calvin F. Smith, of Easton, Pa., the new consul general to Zanzibar, as he mounted the gangplank of the Philadelphia, which will carry him and his family on the first part of their journey to his new post.

"You see it was this way." Smith explained. "When they were examining candidates for consulship in my district a year ago I took the examination as a joke, I came out on top, and when I suddenly learned the President had assigned me to Lanzibar; I could not back out. So here we are. I'm on my way."

Solut. I came out on top, and when I suddenly learned the President had assigned me to Lanzibar; I could not back out. So here we are. I'm on my way."

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Solut. So

#### Bark Laden With Lumber Grounds Off Sandy Hook

east gale and a blinding snowstorm.

She left Savannah December II, and was bound for Perth Amboy with a cargo of lumber. If necessary the life-savers will try to get off the crew.

#### STATE TREASURER-ELECT CANNOT PROCURE BOND

JACKSON, Miss., Dec. 14.—George Edwards, treasurer-elect of Mississippi, admits that the guarantee companies have all rights to decline to make his \$250,000 bond, he having no property to indemnify them in case of loss.

Mr. Edwards, it is said, had appealed to his friends throughout the State to come to his rescue and make his bond, lest he be ruined, he having spent all he had in his canvass.

# NEW BRIDGE OPENING DELAYED BY WEATHER

Recent weather conditions have resulted in delay in the work on the ap-proaches to the new Connecticut avenue bridge, in consequence of which the structure will not be opened to the public tomorrow, as was anticipated. The bridge itself is complete with the ex-ception of the addition of the bronze

# ALLEGED TO FAVOR TRUST

Alleging unjust discriminations in the matter of rates for the transportation of vire, wire nails, and other similar goods, Kitselman Bros., of Munice; the Indiana Steel and Wire Company, of Munice, and the Kokomo Steel and Wire Company, of Kokomo, have filed complaint against the Chicago, Rock Island, and Pacific Railway, the Kansas City Southern, and various other railroads, with the Interstate Commerce Commiswith the Interstate Commerce

APPEALS COURT ADJOURNS.

An order was issued in the District Court of Appeals that adjournment be made from day to day until Thursday, January 2, 1998, on which date the docket will be taken up with the full

#### Financial.

**400000000000000000000000** Under Supervision of the U. S. Treasury

It can hardly be a "Merry Christmas" if you are in debt. Resolve to have something in bank before Christmas comes round, even if it is only a

# flome Savings Bank

7th and Mass. Ave. N. W. BRANCHES:

7th and H Sts. N. E. 436 7th St. S. W. 

# CO-OPERATIVE BUILDING **ASSOCIATION**

54th of STOCK OPEN FOR SUBSCRIPTION AND FIRST PAYMENT. SHARES \$2.50 PER MONTH. bscription for the 54th issue of stock and first payment thereon will be re-ceived daily at the office of the Asso-ciation. Four per cent interest per an-num is allowed on shares. Upon ma-turity of stock full earnings are

ISSUE

id.

John Joy Edson, President.

Ellis Spear, Vice President.

J. B. Turpin, 2d Vice President.

Frank P. Reeside, Secretary.

John Joy Edson, jr., Asst. Sec's.

DIRECTORS.

Fred'k B. Pyle.
Geo, W. Fisher.
Job Barnard.
Jno. B. Larner.
F. V. Coville.

#### HE High Standing of This Banking House

-has been maintained for near-ly half a century. Do you not think a bank with such a record merits your patronage?

ta Any amount from ten cents upward received on deposit. Uniform rate of interest allowed. NATIONAL SAVINGS & TRUST COMPANY Cor. 15th St. and New York Ava.

Deposits Draw 3% micrest and are subject to check in this sompany's banking department. Let us have your business or personal account U. S. TRUST CO., 611 14th St. M. BRADLEY DAVIDSON, President

## The Safest Investments

are those that do not fluctuate during dis-turbed conditions of the money or stock markets. First deed of trust notes (first mortgages), well secured on real estate in the District of Columbia, constitute "gilt dage" investments. They do not depend spon the financial responsibility of indi-viduals or corporations for their stability, and are exempt from taxation as personal property. We can supply such invest-ments in amounts from \$500 upward. Send for booklet, "Concerning Loans and lavestments."

Swartzell, Rheem & Hensey Co., 916 F St. N. W.

Phone Main 3612 Allison C. Jenkins, 1421 F Street, STOCKS, BONDS, Washington correspondent of S. W. Adler & Co., members New York Consolidated Stock Exchange.

Financial.

## Safeguarding Depositors No. 4

In addition to the capital and surplus, under our charter the stockholders are liable in the amount of twice the par value of their stock for the safety of all funds in its care. This is \$3,000,000, added to the \$4,-600,000 capital and surplus, making a total fund of \$7,600,-000 standing between the depositor and possible loss.

Besides government supervision, the guarantee fund of capital, sur-plus, and stockheiders' liability, there are further reasons why all deposits and the funds of estates are absolutely safe in the

#### AMERICAN SECURITY AND TRUST COMPANY

and why it is justly called "the strongest financial institution south of Philadelphia and east of St. Louis" will be given in following advertisements,

Charles J. Bell, President. Northwest Corner of Fifteenth and Pennsylvania Avenue Our Illustrated Booklet Will Be Mailed On Request.

## After the Holidays

Remember to bring all your spare money to us. We want it for our borrowing members upon first mortgage on local improved real estate, with a big margin inside the valuation of our experts. We pay four per cent per annum, and you get your interest every three months. Our 27th year, with an average growth of \$100,000 a year all that time. Come and see us.

## Perpetual Building Association

506-11th St. N. W.

## Capital and Surplus, \$6,500,000.

This Bank Issues -Letters of Credit, -Foreign Drafts and -Commercia! Credits Also buys and sells Foreign Money at current rates.

ATThose desiring to send or carry Money abroad should con-INTERNATIONAL BANKING CORPORATION. - 1415 G St. Uptown branch, 1124 Conn. ave. Downtown branch, Center Market

DUDLEY A. TYNG & CO. 184 La Salle St. Chicago.

Hubbard-Elliott LaTouche Ltd. Galena Bay, Knights Island Copper, Knights Island Consol, bought and sold. Special information furnished re-garding all Alaska Copper Com-panies by private correspondents on the ground.

# A Christmas

Suggestion: As a gift, why not start an account in our savings department

for your boy or girl? Such a gift will be of greatest practical benefit. Interest paid on savings. National bank protection. # Saving Department Open 6 to 9 P. M. on Saturdays.

## THE TRADERS NATIONAL BANK, PA AVE. &

Capital \$1,000,000 Surplus. \$1,400.008 Drafts Issued Direct on principal cities of the world. Letters of Credit Issued. Exchange bought and sold. Investments & Collections made. Stocks & Bonds bought & sold.

RIGGS NATIONAL BANK Pa. Ave. Opp. U. S. Treasury.

A local business man owns Certificates of Deposit for \$2,000.00 on a local bank maturing in few months. Will discount at 7%, as my business requires immediate cash.

Box 89, Times office.